Elizabeth Rosen

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Confirmation No.: 8917

Sheldon H. Foss et al.

08/22/2003

Group Art Unit: 3691

Serial No.: 10/646,150

Examiner:

10.010,120

Docket No. 03001.1020

AMENDMENT & RESPONSE

System and Method for Dynamically Managing a Financial Account

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

Filed:

For:

The Office Action mailed September 7, 2007 has been carefully considered. In response, Applicants timely submit this Amendment & Response. Please enter the following amendments and consider the following remarks.